Claims

[c1] 1.A method for automatically processing remittance payment documents, the method comprising:
receiving a plurality of payment documents for processing;
imaging and recording the content of said plurality of payment documents to extract data contained thereon, said data used for remittance processing;
attempting to match said extracted data with a particular known account and known account holder;
processing a payment amount included within said extracted data, if said extracted data is matched with said known account and known account holder; and
if said extracted data is not matched with said known account and known account holder, then forwarding said extracted data to a learning process and storing said extracted data in a database prior to processing said payment amount included within said extracted data.

[c2] 2.The method of claim 1, wherein said plurality of payment documents are received within an envelope.

[c3] 3.The method of claim 2, further comprising imaging and storing information contained upon said envelope.

[c4] 4.The method of claim 3, wherein said envelope includes a unique payer identification identifier attached thereto.

[c5] 5.The method of claim 1, wherein said payment documents comprise credit card payment documents.

[c6] 6.The method of claim 2, wherein said credit card payment documents further comprise a remittance stub and a check.

[c7] 7.The method of claim 6, wherein said extracted data further comprises:
a bank code, said bank code included on said check;
a remittance payment amount, said remittance payment amount included on said remittance stub; and

a signature, said signature included on said check.

[c8] 8.The method of claim 7, wherein handwritten data on said check is read by optical character recognition equipment.

[c9] 9.The method of claim 8, wherein said handwritten data on said check is analyzed by handwriting analysis software.

[c10] 10.The method of claim 7, wherein said bank code on said check is read by a microcode reader.

[c11] 11.A storage medium encoded with a machine readable computer program code for automatically processing remittance payment documents, the storage medium including instructions for causing a computer to implement a method, the method comprising:
receiving a plurality of payment documents for processing;
imaging and recording the content of said plurality of payment documents to extract data contained thereon, said data used for remittance processing;
attempting to match said extracted data with a particular known account and known account holder;
processing a payment amount included within said extracted data, if said extracted data is matched with said known account and known account holder; and
if said extracted data is not matched with said known account and known account holder, then forwarding said extracted data to a learning process and storing said extracted data in a database prior to processing said payment amount included within said extracted data.

[c12] 12.The storage medium of claim 11, wherein said plurality of payment documents are received within an envelope.

[c13] 13.The storage medium of claim 12, further comprising imaging and storing information contained upon said envelope.

[c14] 14.The storage medium of claim 13, wherein said envelope includes a

unique payer identification identifier attached thereto.

[c15] 15.The storage medium of claim 11, wherein said payment documents comprise credit card payment documents.

[c16] 16.The storage medium of claim 12, wherein said credit card payment documents further comprise a remittance stub and a check.

[c17] 17.The storage medium of claim 16, wherein said extracted data further comprises:
a bank code, said bank code included on said check;
a remittance payment amount, said remittance payment amount included on said remittance stub; and
a signature, said signature included on said check.

[c18] 18.The storage medium of claim 17, wherein handwritten data on said check is read by optical character recognition equipment.

[c19] 19.The storage medium of claim 18, wherein said handwritten data on said check is analyzed by handwriting analysis software.

[c20] 20.The storage medium of claim 17, wherein said bank code on said check is read by a microcode reader.

[c21] 21.A computer data signal for automatically processing remittance payment documents, the computer data signal comprising code configured to cause a processor to implement a method, the method comprising:
receiving a plurality of payment documents for processing;
imaging and recording the content of said plurality of payment documents to extract data contained thereon, said data used for remittance processing;
attempting to match said extracted data with a particular known account and known account holder;
processing a payment amount included within said extracted data, if said extracted data is matched with said known account and known account holder; and

if said extracted data is not matched with said known account and known account holder, then forwarding said extracted data to a learning process and storing said extracted data in a database prior to processing said payment amount included within said extracted data.

[c22] 22.The computer data signal of claim 21, wherein said plurality of payment documents are received within an envelope.

[c23] 23.The computer data signal of claim 22, further comprising imaging and storing information contained upon said envelope.

[c24] 24.The computer data signal of claim 23, wherein said envelope includes a unique payer identification identifier attached thereto.

[c25] 25.The computer data signal of claim 21, wherein said payment documents comprise credit card payment documents.

[c26] 26.The computer data signal of claim 22, wherein said credit card payment documents further comprise a remittance stub and a check.

[c27] 27.The computer data signal of claim 26, wherein said extracted data further comprises:
a bank code, said bank code included on said check;
a remittance payment amount, said remittance payment amount included on said remittance stub; and
a signature, said signature included on said check.

[c28] 28.The computer data signal of claim 27, wherein handwritten data on said check is read by optical character recognition equipment.

[c29] 29.The computer data signal of claim 28, wherein said handwritten data on said check is analyzed by handwriting analysis software.

[c30] 30.The computer data signal of claim 27, wherein said bank code on said check is read by a microcode reader.